James H. Kent

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Honorable Robert D. Drain

United States Bankruptcy Court for the Southern District of New York

One Bowling Green Room 610

New York, New York 10004

Dear Sir:

I am a retired employee of 36 years with Delphi. I wish to go on record as objecting to the latest proposal from Delphi's Notice of motions for order under 11 U.S.C. 105,363 (b) (1), and 1108 confirming debtors' authority to terminate employer-paid post-retirement life insurance benefits for certain (A) salaried employees and (B) retirees and their surviving spouses. Chapter 11 Case No. 05-4481 (RDD)

I find it appalling to learn that Delphi has chosen to shatter the lives of its salaried retired employees as a solution to this current problem. Delphi has historically leaned on its salaried employees in times of difficulty. We have always understood the clause of "reserves the right to amend, modify, suspend, or terminate the program". We also understand that this has been a legal term that has allowed Delphi, over the course of my lifetime, to adjust our benefits to help the company. This request, however, is really a tremendous hardship on us. Delphi's request to exit chapter 11 at the expense of literally destroying our lives is just un-American and ruthless. My wife and I need to have health insurance. Retirees have more health concerns than most of the population but to require us to write a check each month for these insurances that will almost equal half of our monthly income will truly be a challenge we do not know how to meet.

I read where this is due to the current economy. I did not read where there will be a freeze on benefits until the economy recovers. Historically, the economy will recover.

Instituting section 1114 on page 24 would be appropriate due to the timeliness of notification of those affected. It is too important of a decision to be settled so quickly and I feel more thought is necessary to consider all other options.

Thank you for allowing me to share my thoughts and feelings.

James H. Kent

James (Sent 2/10/2009